UNITED STATES BANKRUPTCY COURT FOR THE MIDDLE DISTRICT OF PENNSYLVANIA

	,				
In Re:					
SHARON KOEZENO Debtor(s)	Chapter: 13 Case Number: 5-21-00871				
CERTIFIC	CATE OF MAILING				
The undersigned employee in the or	ffice of:				
Tullio DeLuca, Esquire					
hereby certifies that a copy of the attached Notice and Debtor's Amended Chapter					
13 Plan was mailed today to all part	ies named on the mailing list attached hereto				
by regular first class mail.					
DATED: November 03, 2021					
	signed: Los Marchak				
	TITLE: Legal Assistant				

UNITED STATES BANKRUPTCY COURT MIDDLE DISTRICT OF PENNSVI VANIA

In Re:	inder (or TENNOTE.	ANA		
Sharon Koezeno		Chapter:	<u>13</u>		
		Case No.:	21-00871		
Debtor	(s)				
	NOTI	<u>ICE</u>			
The confirmation hearing on the 1st A Debtor(s) at the following date, time, and	mended location	Plan ("Plan") ha :	as been scheduled for the		
Date: 12/07/2021	_ Time	:: 9:30 AM			
Location: 197 S Main St, Courtroom #2, Max Rosenn US Courthouse, Wilkes-Barre, PA 18701					
The deadline for filing objections to confi	The deadline for filing objections to confirmation of the Plan is: 11/30/2021 .				
Evidentiary hearings will not be conducted at the time of the confirmation hearing. If it is determined at the confirmation hearing that an evidentiary hearing is required, an evidentiary hearing will be scheduled for a future date.					
A copy of the Plan is enclosed with this Notice. A copy may also be obtained from the case docket through PACER or from the Bankruptcy Clerk's Office.					
Requests to participate in a hearing telephonically shall be made in accordance with Local Bankruptcy Rule 9074-1(a).					
Date: Filed	d by:	Tullio DeLuc	a, Esquire		
		381 N. 9th A	venue		
		Scranton, PA	18504		

IN THE UNITED STATES BANKRUPTCY COURT FOR THE MIDDLE DISTRICT OF PENNSYLVANIA

IN RE: SHARON A. KOEZENO a/k/a Sharon Andrea Koezeno			CHAPTER 13
a/k/a Sharon Koezeno	Debtor(s)		
	ocotor(s)		CASE NO. 5-21-00871
		<u></u>	ORIGINAL PLAN AMENDED PLAN (Indicate 1 ST , 2 ND , 3 RD ,
		_	etc) Number of Motions to Avoid Liens Number of Motions to Value Collateral
	CHAI	PTER 1	3 PLAN

NOTICES

Debtors must check one box on each line to state whether or not the plan includes each of the following items. If an item is checked as "Not Included" or if both boxes are checked or if neither box is checked, the provision will be ineffective if set out later in the Plan.

1	The plan contains nonstandard provisions, set out in §9, which are not included in the standard plan as approved by the U.S. Bankruptcy Court for the Middle District of Pennsylvania.	*	Included		Not Included
2	The plan contains a limit on the amount of a secured claim, set out in §2.E, which may result in a partial payment or no payment at all to the secured creditor.		Included	*	Not Included
3	The plan avoids a judicial lien or nonpossessory, nonpurchase-money security interest, set out in §2.G		Included	*	Not Included

YOUR RIGHTS WILL BE AFFECTED

READ THIS PLAN CAREFULLY. If you oppose any provision of this plan, you must file a timely written objection. This plan may be confirmed and become binding on you without further notice or hearing unless a written objection is filed before the deadline stated on the Notice issued in connection with the filing of the Plan.

1. PLAN FUNDING AND LENGTH OF PLAN.

A. Plan Payments From Future Income

1. To date, the Debtor paid \$912.00 (enter \$0 if no payments have been made to the Trustee to date). Debtor shall pay to the Trustee for the remaining term of the plan the following payments. If applicable, in addition to monthly plan payments, Debtor shall make conduit payments through the Trustee as set forth below. The total base plan is \$25,850.00, plus other payments and property stated in §1B below:

Start mm/yyyy	End mm/yyyy	Plan Payment	Estimated Conduit Payment	Total Monthly Payment	Total Payment Over Plan Tier
05/2021	10/2021	\$152.00	\$0.00	\$152.00	\$ 912.00
11/2021	01/2022	\$300.00	\$0.00	\$300.00	\$ 900.00
02/2022	02/2022	\$16,238.00	\$0.00	\$16,238.00	\$16,238.00
03/2022	04/2024	\$300.00	\$0.00	\$300.00	\$7,800.00
				Total Payments:	\$25850.00

- 2. If the plan provides for conduit mortgage payments, and the mortgagee notifies the Trustee that a different payment is due, the Trustee shall notify to Debtor and any attorney for the Debtor, in writing, to adjust the conduit payments and the plan funding. Debtor must pay all post-petition mortgage payments that come due before the initiation of conduit mortgage payments.
- 3. Debtor shall ensure that any wage attachments are adjusted when necessary to conform to the terms of the plan.
 - 4. CHECK ONE: (X) Debtor is at or under median income. If this line is checked, the rest of §1.A.4 need not be completed or reproduced.
 - () Debtor is over median income. Debtor estimates that a minimum of \$ 0.00 must be paid to allowed unsecured creditors in order to comply with the Means Test.

Desc

B. Additional Plan Funding From Liquidation of Assets/Other

1. The Debtor estimates that the liquidation value of this estate is \$23,468.63 (Liquidation value is calculated as the value of all non-exempt assets after the

deduction of valid liens and encumbrances and before the deduction of Trustee fees and priority claims.)

Name o	ame of Creditor Last Four Digits of Account Number Estimated Monthly Payment					
	Adequate protection and conduit payments in the following amounts will be paid by the Debtor to the Trustee. The Trustee will disburse these payments for which a proof of claim has been filed as soon as practicable after receipt of said payments from the Debtor.					
<u>X</u>	None. If "None" reproduced.	is checked, the rest of §2.A need	not be completed or			
Α.	Pre-Confirmatio	on Distributions. Check one.				
SECU	RED CLAIMS.					
3.	Other payments f	from any source(s) (describe species:				
2.	proceeds in the es designated as	above specified plan payments, lestimated amount of \$0.00 from the All sales shall be completed, then the dispositions of the date specified, then the dispositions are specified.	ne sale of property known and pleted by . If the property			
	Certain assets wi	ll be liquidated as follows:				
<u>X</u>	No assets will be completed or rep	e liquidated. <i>If this line is checked</i> produced.	d, the rest of §1.B need not be			
Check	one of the followi	ing two lines.				

2.

- 1. The Trustee will not make a partial payment. If the Debtor makes a partial plan payment, or if it is not paid on time and the Trustee is unable to pay timely a payment due on a claim in this section, the Debtor's cure of this default must include any applicable late charges.
- 2. If a mortgagee files a notice pursuant to Fed. R. Bankr.P.3002.1(b), the change in

the conduit payment to the Trustee will not require modification of this Plan.

B. Mortgages (Including Claims Secured by Debtor's Principal Resid		
<u>X</u>	None. If "None" is checked, the rest of §2.B need not be completed or reproduced.	

 Payments will be made by the Debtor directly to the creditor according to the
original contract terms, and without modification of those terms unless otherwise
agreed to by the contracting parties. All liens survive the plan if not avoided or
paid in full under the plan.

Name of Creditor	Description of Collateral	Last Four Digits of Account Number

- C. Arrears (Including, but not limited to, claims secured by Debtor's principal residence). Check one.
- X None. If "None" is checked, the rest of §2.C need not be completed or reproduced.
- The Trustee shall distribute to each creditor set forth below the amount of arrearages in the allowed claim. If post-petition arrears are not itemized in an allowed claim, they shall be paid in the amount stated below. Unless otherwise ordered, if relief from the automatic stay is granted as to any collateral listed in this section, all payments to the creditor as to that collateral shall cease, and the claim will no longer be provided for under §1322(b)(5) of the Bankruptcy Code.

Name of Creditor	Description of Collateral	Estimated Pre- Petition Arrears to be Cured	Estimated Post- Petition Arrears to be Cured	Estimated Total to be paid in plan

D. Other secured claims (conduit payments and claims for which a §506 valuation is not applicable, etc.)

X N	one. If "None" is checked, the rest of §2.D need not be completed or produced.
applicable petition d acquired t date and s	the claims below are secured claims for which a § 506 valuation is not e, and can include: (1) claims that were either (a) incurred within 910 days of the ate and secured by a purchase money security interest in a motor vehicle for the personal use of the Debtor, or (b) incurred within 1 year of the petition secured by a purchase money security interest in any other thing of value; (2) ayments; or (3) secured claims not provided elsewhere.

- 1. The allowed secured claims listed below shall be paid in full and their liens retained until the earlier of the payment of the underlying debt determined under nonbankruptcy law or discharge under §1328 of the Code.
- 2. In addition to payment of the allowed secured claim, present value interest pursuant to 11 U.S.C. §1325(a)(5)(B)(ii) will be paid at the rate and in the amount listed below, unless an objection is raised. If an objection is raised, then the court will determine the present value interest rate and amount at the confirmation hearing.
- 3. Unless otherwise ordered, if the claimant notifies the Trustee that the claim was paid, payments on the claim shall cease.

Name of Creditor	Description of Collateral	Principal Balance of Claim	Interest Rate	Total to be Paid in Plan

Secured claims for which §506 valuation is applicable. Check one. E.

X	None.	If "I	None"	is	checked,	the	rest	of	§2.E	need	not	be	compl	leted	or
	reproc	duced	1.												

 Claims listed in the subsection are debts secured by property not described in
§2.D of this plan. These claims will be paid in the plan according to modified
terms, and liens retained until the earlier of the payment of the underlying debt
determined under nonbankruptcy law or discharge under §1328 of the Code. The
excess of the creditor's claim will be treated as an unsecured claim. Any claim

X

	purch	ase mone	eves to avoid the following judicial and/or nonpossessory, non- y liens of the following creditors pursuant to §522(f) (this §should statutory or consensual liens such as mortgages).
Name of	f Lien Hold	ler	
court	scription cial lien, in cet number		
Descript property	ion of the l	iened	
Liened A	Asset Value	;	
Sum of S	Senior Lien	ıs	
Exempti	on Claimed	i	
Amount	of Lien		
Amount	Avoided		
s. PI	RIORITY	CLAIMS	
A.	Admi	inistrativ	e Claims
	1.		s Fees. Percentage fees payable to the Trustee will be paid at the d by the United States Trustee.
	2.	Attorne	y's Fees. Complete only one of the following options:
		a.	In addition to the retainer of \$1,000.00 already paid by the Debtor, the amount of \$3,500.00 in the plan. This represents the unpaid balance of the presumptively reasonable fee specified in L.B.R. 2016-2(c); or
		b.	per hour, with the hourly rate to be adjusted in accordance with the terms of the written fee agreement between the Debtor and the attorney. Payment of such lodestar compensation shall require a separate fee application with the compensation approved by the Court pursuant to L.B.R. 2016-2(b).
	3.	Other.	Other administrative claims not included in §§ 3.A.1 or 3.A.2

3.

above. Check one of the following two lines.

	completed or repro	s checked, the rest of § 3.A.3 need not be oduced. ninistrative claims will be paid in full.
	Name of Creditor	Estimated Total Payment
В.		ain Domestic Support Obligations) d to priority under § 1322(a) will be paid in full
	Name of Creditor	Estimated Total Payment
C.	under 11 U.S.C. § (a)(1)(B). Ch	essigned to or owed to a governmental unit neck one of the following two lines. ed, the rest of § 3.C need not be completed or
	obligation that has been as will be paid less than the f	as listed below are based on a domestic support signed to or is owed to a governmental unit and full amount of the claim. This plan provision § 1.A. be for a term of 60 months (see 11 U.S.C.
	Name of Creditor	Estimated Total Payment
4 LINE	ECURED CLAIMS	

4. UNSECURED CLAIMS

A. Claims of Unsecured Nonpriority Creditors Specially Classified. Check one

of the following two lines.

X None. If "None" is checked, the rest of § 4.A need not be completed or reproduced.

To the extent that funds are available, the allowed amount of the following unsecured claims, such as co-signed unsecured debts, will be paid before other, unclassified, unsecured claims. The claim shall be paid interest at the rate stated below. If no rate is stated, the interest rate set forth in the proof of claim shall apply.

Name of Creditor	Reason for Special Classification	Estimated Amount of Claim	Interest Rate	Estimated Total Payment

- B. Remaining allowed unsecured claims will receive a pro-rata distribution of funds remaining after payment of other classes.
- 5. EXECUTORY CONTRACTS AND UNEXPIRED LEASES. Check one of the following two lines.

None. If "None" is checked, the rest of § 5 need not be completed or reproduced.

_X The following contracts and leases are assumed (and arrears in the allowed claim to be cured in the plan) or rejected:

Name of Other Party	Description of Contract or Lease	Monthly Payment	Interest Rate	Estimated Arrears	Total Plan Payment	Assume or Reject
<u>Ken</u> Sherwood	rental lease	\$700.00	None	None	Zero	Assume
Kia Motor Financial Services	2020 Kia , Sportage	\$307.00	None	None	Zero	Assume

6. VESTING OF PROPERTY OF THE ESTATE.

Property of the estate will vest in the Debtor upon

Chec	k the applicable line:
	plan confirmation.
	entry of discharge.

X closing of case.

7. DISCHARGE: (Check one)

(X) The debtor will seek a discharge pursuant to § 1328(a).

() The debtor is not eligible for a discharge because the debtor has previously received a discharge described in § 1328(f).

8. ORDER OF DISTRIBUTION:

If a pre-petition creditor files a secured, priority or specially classified claim after the bar date, the Trustee will treat the claim as allowed, subject to an objection by the Debtor.

Payments from the plan will be made by the Trustee in the following order:

Level 1:	Adequate Protection Payments
Level 2:	Debtor's Attorney Fees
Level 3:	Domestic Support Obligations
Level 4:	Secured Claims, Pro Rata
Level 5:	Priority Claims, pro rata
Level 6:	Specially classified unsecured claims
Level 7:	Timely filed general unsecured claims
Level 8:	Untimely filed general unsecured claims to which Debtor has not objected

If the above Levels are filled in, the rest of § 8 need not be completed or reproduced. If the above Levels are not filled-in, then the order of distribution of plan payments will be determined by the Trustee using the following as a guide:

Adequate protection payments. Level 1:

Debtor's attorney's fees. Level 2:

Domestic Support Obligations. Level 3:

Priority claims, pro rata. Level 4: Secured claims, pro rata. Level 5:

Specially classified unsecured claims. Level 6:

Timely filed general unsecured claims. Level 7:

Untimely filed general unsecured claims to which the Debtor has not objected. Level 8:

9. NONSTANDARD PLAN PROVISIONS

Include the additional provisions below or on an attachment. Any nonstandard provision placed elsewhere in the plan is void. (NOTE: The plan and any attachment must be filed as one document, not as a plan and exhibit.)

The following is a summary of the creditors and amounts to be paid by the Trustee pursuant to this Plan:

 Chapter 13 Trustee
 \$ 2350.00(est.)

 Tullio DeLuca, Esq.,
 \$ 3,500.00

 Unsecured Creditors - pro-rata
 \$ 20,000.00

 Total:
 \$ 25,850.00

The Chapter 13 Trustee payment shall be made to the following address:

Jack N. Zaharopoulos Chapter 13 Trustee P.O. Box 6008 Memphis, TN 38101-6008

Dated: November 2, 2021 /s/Tullio DeLuca
Attorney for Debtor

By filing this document, the debtor, if not represented by an attorney, or the Attorney for Debtor also certifies that this plan contains no nonstandard provisions other than those set out in §9.

erican Express stomer Service J. Box 981535 Paso, TX 79998-1535 American Express P.O. Box 981535 El Paso, TX 79998-1535 American Express National Bank c/o Becket and Lee LLP PO Box 3001 Malvern PA 19355-0701

valry SPV I, LLC 0 Summit Lake Drive, Ste 400 Ilhalla, NY 10595-2321 Citibank, N.A. 5800 S Corporate PI Sioux Falls, SD 57108-5027 Credit One Bank P.O. Box 98872 Las Vegas, NV 89193-8872

iscover Bank iscover Products Inc O Box 3025 ew Albany, OH 43054-3025 DISCOVER FINANCIAL SERVICES LLC PO BOX 3025 NEW ALBANY OH 43054-3025 FNB Omaha PO Box 3412 Omaha, NE 68103-0412

ERI GARITE ATTN CARD WORKS 01 CROSSWAYS PARK DR W VOODBURY NY 11797-2020 Hyundai Lease Titling Trust PO Box 20825 Fountain Valley, CA 92728-0825 Ken Sherwood 1314 Main St., 1st Floor Peckville, PA 18452-2059

Kia Motor Financial Services Attn: Bankruptcy Dept P.O. Box 20825 Fountain VAlley, CA 92728-0825 LVNV Funding, LLC Resurgent Capital Services PO Box 10587 Greenville, SC 29603-0587 Lackawanna County Tax Claim Bureau Lackawanna County Government Ctr. 123 Wyoming Ave., Suite 267 Scranton, PA 18503-2029

Mohela 633 Spirit Dr. Chesterfield, MO 63005-1243 PRA Receivables Management, LLC PO Box 41021 Norfolk, VA 23541-1021 Pennsylvania Department of Revenue Bankruptcy Division P.O. Box 280946 Harrisburg, PA 17128-0946

PORTFOLIO RECOVERY ASSOCIATES LLC PO BOX 41067 NORFOLK VA 23541-1067 Portnoff Law Associates, Ltd 1000 Sandy Hill Road, Suite 150 Norristown, PA 19401 Scott Township Sewer & Water Authority 1038 Montdale Road Scott Township, PA 18447-9773

Scott Township Sewer and Water Authority 2/0 Portnoff Law Associates, Ltd. 2.O. Box 3020 Norristown, PA 19404-3020

Scott Township Sewer and Water Authority c/o James R. Wood, Esquire 2700 Horizon Drive, Suite 100 King of Prussia, PA 19406-2726

Select Portfolio Servicing 3815 South West Temple Salt Lake City, UT 84115-4412

Rebecca Ann Solarz IML Law Group, P.C. 01 Market St. Tuite 5000 Thiladelphia, PA 19106-1541

Synchrony Bank Attn: Bankruptcy Dept. P.O. Box 965060 Orlando, FL 32896-5060

Synchrony Bank c/o PRA Receivables Management, LLC PO Box 41021 Norfolk, VA 23541-1021

D Bank USA, N.A. O WEINSTEIN & RILEY, PS 101 WESTERN AVENUE, STE 400 :ATTLE, WA 98121-3132

Target National Bank c/o Target Credit Card Svcs., P.O. Box 1 Minneapolis, MN 55440

The Home Depot P.O. Box 790328 St. Louis, MO 63179-0328

Case 5:21-bk-00871-MJC Doc 38 Filed 11/15/21 Entered 11/15/21 08:29:41 Desc Main Document Page 13 of 14 U.S. Bank National Association c/o Select Portfolio Servicing, Inc. P.O. Box 65250 Salt Lake City UT 84165-0250

US Department of Education/MOHELA 633 Spirit Drive Chesterfield, MO 63005-1243 United States Trustee 228 Walnut Street, Suite 1190 Harrisburg, PA 17101-1722

JACK N ZAHAROPOULOS ATTN CHAPTER 13 TRUSTEE 8125 ADAMS DRIVE SUITE A HUMMELSTOWN PA 17036-8625